

**Information to identify the case:**

Debtor 1	John Breitenkamm	Social Security number or ITIN xxx-xx-1638
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court    District of New Jersey		
Case number: 18-12285-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Breitenkamm

5/11/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 John Breitenkamm  
 Debtor

Case No. 18-12285-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db	+John Breitenkamm, 55 Wendt Lane, Wayne, NJ 07470-6441
517318001	+Cfm Group, 2110 Powers Ferry, Atlanta, GA 30339-5048
517318002	+Citibank, PO Box 9001037, Louisville, KY 40290-1037
517318003	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517318005	+KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517318006	+Microtel Computer System, 5545 Daniel St., Chino, CA 91710-9026
517318008	+New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St., PO Box 112, Trenton, NJ 08625-0112
517318010	+Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
517318013	+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517318009	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695)
517318014	+Tridentasset.com, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2018 23:56:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517317999	EDI: ACCE.COM May 12 2018 03:33:00 Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
517318000	+EDI: CAPITALONE.COM May 12 2018 03:34:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517318004	+EDI: DISCOVER.COM May 12 2018 03:34:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517318007	+EDI: MID8.COM May 12 2018 03:34:00 Midland Funding, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
517318012	EDI: PRA.COM May 12 2018 03:33:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-1223
517318011	+EDI: RESURGENT.COM May 12 2018 03:34:00 Pinnacle Credit Servic, Po Box 640, Hopkins, MN 55343-0640
517319534	+EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517318015	+EDI: VERIZONCOMB.COM May 12 2018 03:35:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
517318016	EDI: VERIZONCOMB.COM May 12 2018 03:35:00 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 22

Date Rcvd: May 11, 2018

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor John Breitenkamm dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com  
Rebecca Ann Solarz on behalf of Creditor Citibank, N.A., as Trustee, in trust for registered  
Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE2 Trust rsolarz@kmllawgroup.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5